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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself				
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name				
your governn	Write the name that is on your government-issued picture identification (for	Shane First name		Laura First name	
	example, your driver's license or passport).	Middle name		Middle name	
	Bring your picture identification to your meeting with the trustee.	Stage Last name and Suffix (Sr., Jr., II, III)		Stage Last name and Suffix (Sr., Jr., II, III)	
2.	All other names you have used in the last 8 years				
	Include your married or maiden names.				
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2783		xxx-xx-5215	

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Debtor 1 Shane Stage Laura Stage

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs			
Where you live	7321 Northgate Way #3 Downers Grove, IL 60516	If Debtor 2 lives at a different address:			
	DuPage	Number, Street, City, State & ZIP Code			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) EINs T321 Northgate Way #3 Downers Grove, IL 60516 Number, Street, City, State & ZIP Code DuPage County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing this district to file for bankruptcy Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason.			

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Debt Debt		Shane Stage Laura Stage			Docum		Case number (if known)	
Part	2:	Tell the Court About	Your Bankr	uptcy Ca	ise			
7.	Bank	chapter of the cruptcy Code you are				of each, see <i>Notice Required b</i> coage 1 and check the appropri	y 11 U.S.C. § 342(b) for Individuals Fili ate box.	ng for Bankruptcy
	choc	sing to file under	■ Chapte	er 7				
			☐ Chapte	er 11				
			☐ Chapte	er 12				
			☐ Chapte	er 13				
8.	How	you will pay the fee	abo orde a pr	ut how yo er. If your e-printed	ou may pay. Typio attorney is subm address.	cally, if you are paying the fee y itting your payment on your be	eck with the clerk's office in your local or yourself, you may pay with cash, cashing shalf, your attorney may pay with a cred tion pigg and attach the Application for	er's check, or money dit card or check with
			☐ I ne	ed to pay Filing Fe	e in Installments	(Official Form 103A).	tion, sign and attach the Application for	r individuals to Pay
			but app	is not req lies to you	uired to, waive your family size and	our fee, and may do so only if y I you are unable to pay the fee	on only if you are filing for Chapter 7. E your income is less than 150% of the of in installments). If you choose this opti ficial Form 103B) and file it with your po	fficial poverty line that ion, you must fill out
9.	Have	you filed for	■ No.					
		ruptcy within the 3 years?	in the Yes.					
		,	— 100.	District		When	Case number	
				District		When	Case number	
				District		When	Case number	
10.	case	any bankruptcy s pending or being	■ No					
	not f you,	by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.					
				Debtor			Relationship to you	
				District		When	Case number, if known	
				Debtor			Relationship to you	
				District		When	Case number, if known	
11.		ou rent your lence?	■ No.	Go to I	ine 12.			
	15310		☐ Yes.	Has yo	our landlord obtain	ned an eviction judgment agair	nst you and do you want to stay in your	residence?
					No. Go to line 12	2.		
					Yes. Fill out <i>Initi</i> bankruptcy petit		n Judgment Against You (Form 101A) a	and file it with this

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Deb	otor 2 Laura Stage				Case number (if known)		
Par	Report About Any Bu	sinesses	You Own	as a Sole Proprie	prietor		
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.			
		☐ Yes.	Name	and location of bus	business		
	A sole proprietorship is a						
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.			of business, if any			
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	er, Street, City, Sta	State & ZIP Code		
	it to this petition.		Check	c the appropriate bo	e box to describe your business:		
				Health Care Busin	usiness (as defined in 11 U.S.C. § 101(27A))		
				Single Asset Real	Real Estate (as defined in 11 U.S.C. § 101(51B))		
				Stockbroker (as d	as defined in 11 U.S.C. § 101(53A))		
				Commodity Broke	roker (as defined in 11 U.S.C. § 101(6))		
				None of the above	pove		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	I am n	not filing under Char	Chapter 11.		
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.		oter 11, but I am NOT a small business debtor according to the definition in the Bankr	uptcy	
		☐ Yes.	I am fi	ling under Chapter	oter 11 and I am a small business debtor according to the definition in the Bankruptcy	Code.	
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or An	Any Property That Needs Immediate Attention		
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and	☐ Yes.	What is t	the hazard?			
	identifiable hazard to public health or safety? Or do you own any						
	property that needs immediate attention?			liate attention is why is it needed?	d?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?			
					Number, Street, City, State & Zip Code		

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Debtor 1	Shane Stage		
Debtor 2	Laura Stage	Case number (if known)	

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

_	I am not required to receive a briefing about credit
	counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-23261 Doc 1 Filed 07/20/16 Entered 07/20/16 11:47:32 Desc Main Document Page 6 of 11

	otor 1 Snane Stage utor 2 Laura Stage				Case nu	ımber (if known)	
Par	t 6: Answer These Quest	ions for Rep	orting Purposes				
	What kind of debts do you have?		re your debts primarily consu			defined in 11 U.S.C	C. § 101(8) as "incurred by an
			No. Go to line 16b.				
		•	Yes. Go to line 17.				
			re your debts primarily busine noney for a business or investme				
			No. Go to line 16c.				
			Yes. Go to line 17.				
		16c. S	tate the type of debts you owe th	nat are not consur	mer debts or bus	siness debts	
17.	Are you filing under Chapter 7?	□ No. I	am not filing under Chapter 7. G	o to line 18.			
Do you estimate that after any exempt property is excluded and		– 165.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
	administrative expenses are paid that funds will be available for		■ No] Yes				
	distribution to unsecured creditors?						
18.	How many Creditors do	1 -49		1 ,000-5,000	ı	☐ 25,00°	1-50,000
	you estimate that you owe?	□ 50-99		☐ 5001-10,000			1-100,000
		□ 100-199 □ 200-999		□ 10,001-25,0	00	□ More t	than100,000
19.	How much do you estimate your assets to	\$0 - \$50	,000	□ \$1,000,001			000,001 - \$1 billion
	be worth?	\$50,001		□ \$10,000,001 □ \$50,000,001			0,000,001 - \$10 billion 00,000,001 - \$50 billion
			1 - \$500,000 1 - \$1 million		01 - \$500 million		than \$50 billion
20.	How much do you estimate your liabilities	\$0 - \$50	,000	□ \$1,000,001			000,001 - \$1 billion
	to be?	_ ' '	- \$100,000 1 - \$500,000	□ \$10,000,001 □ \$50,000,001	*	_ ' '	0,000,001 - \$10 billion 00,000,001 - \$50 billion
			1 - \$1 million		01 - \$500 million		than \$50 billion
Par	17: Sign Below						
For	you	I have exan	nined this petition, and I declare	under penalty of p	perjury that the in	nformation provided	is true and correct.
			osen to file under Chapter 7, I an es Code. I understand the relief				
If no attorney represents me and I did not pay or agree to pay someone wh document, I have obtained and read the notice required by 11 U.S.C. § 342							help me fill out this
		I request re	lief in accordance with the chapt	er of title 11, Unite	ed States Code,	specified in this pet	tition.
			d making a false statement, conc case can result in fines up to \$2				
		/s/ Shane			/s/ Laura Stage		
		Shane Sta Signature of			Laura Stage Signature of D		
		Executed o	n July 20, 2016		Executed on	July 20, 2016	
			MM / DD / YYYY			MM / DD / YYYY	

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Dahtau 4	Shana Stage	20201 2001	Document	Page 7 of 11	10 11.47.02	Description 1
Debtor 1 Debtor 2	Shane Stage Laura Stage			Ca	se number (if known)	
•	attorney, if you are ed by one	under Chapter 7, 11, 12	, or 13 of title 11, United	d States Code, and have	explained the relief	r(s) about eligibility to proceed available under each chapter required by 11 U.S.C. § 342(b)
	not represented by ey, you do not need s page.		§ 707(b)(4)(D) applies,			iry that the information in the
		/s/ Brendan Reilly Signature of Attorney for	r Debtor	Date	July 20, 2016 MM / DD / YYYY	
		Brendan Reilly Printed name				
		Lynch Law Offices, Firm name	P.C.			
		1011 Warrenville Ro Lisle, IL 60532 Number, Street, City, State & Z	,			

Email address

Contact phone **630-960-4700**

6309984 Bar number & State BReilly@Lynch4Law.Com

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Shane Stage Laura Stage		Case No.	
	Laura Otage	Debtor(s)	Chapter	7
	DISCI OSUBI	E OF COMPENSATION OF A	TTODNEV FOR DE	PDTAD(S)
_				
cor	mpensation paid to me within one	I Fed. Bankr. P. 2016(b), I certify that I am t e year before the filing of the petition in ban (s) in contemplation of or in connection with	nkruptcy, or agreed to be paid	to me, for services rendered or to
	For legal services, I have agree	ed to accept	\$	2,275.00
		ment I have received		500.00
	Balance Due		\$	1,775.00
2. \$_	335.00 of the filing fee has b	been paid.		
3. The	e source of the compensation pai	id to me was:		
	■ Debtor □ Other (s	specify):		
4. The	e source of compensation to be p	paid to me is:		
	■ Debtor □ Other (s	specify):		
5. ■	I have not agreed to share the al	bove-disclosed compensation with any othe	er person unless they are members	bers and associates of my law firm.
		e-disclosed compensation with a person or p r with a list of the names of the people sharin		
6. In	return for the above-disclosed fe	ee, I have agreed to render legal service for a	all aspects of the bankruptcy c	ase, including:
b. c.	Preparation and filing of any pet	al situation, and rendering advice to the debt tition, schedules, statement of affairs and plate the meeting of creditors and confirmation he	an which may be required;	
7. By	agreement with the debtor(s), the	ne above-disclosed fee does not include the f	collowing service:	
		CERTIFICATION		
	ertify that the foregoing is a comp kruptcy proceeding.	plete statement of any agreement or arrange	ment for payment to me for re	epresentation of the debtor(s) in
July	y 20, 2016	/s/ Brenda		
Date	?	Brendan F Signature o	Reilly 6309984	
		Lynch Lav	w Offices, P.C.	
		1011 Warr Lisle, IL 6	renville Road, Ste. 150 0532	
			700 Fax: 630-324-7131	
			Lynch4Law.Com	

CHAPTER 7 BANKRUPTCY PRE-PETITION CONTRACT FOR LEGAL SERVICES
I Share tare HEREBY RETAIN/EMPLOY LYNCH LAW OFFICES, P.C.FOR REPRESENTATION IN FILING MY CHAPTER 7 BANKRUPTCY. I UNDERSTAND THAT THE FOLLOWING PRE-PETITION LEGAL SERVICES WILL BE PROVIDED:
Analysis of Financial Situation Preparation of Bankruptcy Petition & Schedules Electronic Filing of Petition, Schedules & Supporting Documents with the Bankruptcy Court
I hereby further acknowledge that I received a PRE-PETITION CONSULTATION on كمهد ٦٫٥٥١ أن عمد ١ معدد المعدد
Lynch Law Offices, P.C. Pre-Petition Attorney Fee was \$ 45.00 Costs Paid \$ 405 Lynch Law Offices, P.C. Post-Petition Attorney Fee is \$ 1,775.90 Costs Due \$
I understand that the Post-Petition Attorney Fee does not include the Court Filing Fees of \$335.00. I also understand that the Credit Counseling Fees and Debtor Education Fees are also not included in the Post-Petition Attorney Fees.
I understand that after my Bankruptcy is filed; I may sign a second retainer agreement promising to pay for Post-Petition Legal Services to be performed by Lynch Law Offices, P.C. I understand that I will be under no obligation to do so and can refuse to sign such an agreement However, Lynch Law Offices, P.C. reserves the right to withdraw representation (pursuant to Local Standing Order dated 2/17/04 & Local Bankruptcy Rule 2091-1 B) In the event that I do not elect to enter into the Post-Petition Contract

I UNDERSTAND THAT LYNCH LAW OFFICES, P.C.HAS PROVIDED MY PRE-PETITON PREPARATION & FINAL REVIEW BEFORE FLING MY CHAPTER 7 BANKRUPTCY.

This Pre-Petition contract does not include representation in any Post-Petition matters.

I hereby acknowledge that I've received, read and understood the two (2) separate documents entitled "527(a) Notice," and "Important Information "About Bankruptcy Assistance Services from an Attorney of Bankruptcy Preparer." I have chosen to file Chapter 7 Bankruptcy, not Chapter 13 Bankruptcy.

I acknowledge receiving an exact copy of this agreement and read it before signing, and that the undersigned attorney has explained to me the differences between filing a Chapter 7 Bankruptcy and a Chapter 13 Bankruptcy and that I hereby authorize Lynch Law Offices, P.C. to file a Chapter 7 Bankruptcy. I understand that any legal advice and/or recommendations made by Lynch Law Offices, P.C. are based on the information that I have provided in my Bankruptcy Petition, Schedules, & Supporting Documents. It is my responsibility to provide honest and complete information to Lynch Law Offices, P.C.

DATED: <u>7/20</u>/16

Clieņt

Client

A-1 Collection Agency 715 Horizon Drive Grand Junction, CO 81506

Afni 1310 Martin Luther King Dr Bloomington, IL 61701

Amercred 400 West Lake Stre Roselle, IL 60172

City of Darien

ComEd PO Box 6111 Carol Stream, IL 60197

Credit Collection Service Po Box 773 Needham, MA 02494

Groot Recycling and Waste Services 2500 Landmeier Road Elk Grove Village, IL 60007

Ilinois Department of Transportatio Division of Traffic Safety 1340 N Ninth Street Springfield, IL 62702

Illinois Department of Revenue PO Box 64338 Chicago, IL 60664-0338

Internal Revenue Service (IRS) PO Box 7346 Philadelphia, PA 19101-7346

Jennifer Tan, DDS 7339 S Cass Ave Darien, IL 60561 Jesse White, Secretary of State Office of the General Counsel 298 Howlett Building Springfield, IL 62756

Marlene Chaney c/o Christopher Iaria 1771 W. Diehl Rd., Ste. 120 Naperville, IL 60563

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

The Illinois Tollway P.O. Box 5544 Chicago, IL 60680

Willowbrook Medical Center 1730 Park St Suite 101 Naperville, IL 60563

Woodridge Clinic S.C. 7530 S. Woodward Ave. Ste. A Woodridge, IL 60517-3100